

## Social Security Administration

Calendar year	Average of the total wages
1980 .....	12,513.46
1981 .....	13,773.10
1982 .....	14,531.34
1983 .....	15,239.24
1984 .....	16,135.07
1985 .....	16,822.51
1986 .....	17,321.82
1987 .....	18,426.51
1988 .....	19,334.04
1989 .....	20,099.55
1990 .....	21,027.98

[47 FR 30734, July 15, 1982, as amended at 52 FR 8247, Mar. 17, 1987; 57 FR 44096, Sept. 24, 1992]

### APPENDIX II TO SUBPART C OF PART 404—BENEFIT FORMULAS USED WITH AVERAGE INDEXED MONTHLY EARNINGS

As explained in § 404.212, we use one of the formulas below to compute your primary insurance amount from your average indexed monthly earnings (AIME). To select the appropriate formula, we find in the left-hand column the year after 1978 in which you reach age 62, or become disabled, or die before age 62. The benefit formula to be used in computing your primary insurance amount is on the same line in the right-hand columns. For example, if you reach age 62 or become disabled or die before age 62 in 1979, then we compute 90 percent of the first \$180 of AIME, 32 percent of the next \$905 of AIME, and 15 percent of AIME over \$1,085. After we figure your amount for each step in the formula, we add the amounts. If the total is not already a multiple of \$0.10, we round the total as follows:

(1) For computations using the benefit formulas in effect for 1979 through 1982, we round the total upward to the nearest \$0.10, and

(2) For computations using the benefit formulas in effect for 1983 and later, we round the total downward to the nearest \$0.10.

### BENEFIT FORMULAS

Year you reach age 62 <sup>1</sup>	90 percent of the first—	plus 32 percent of the next—	plus 15 percent of AIME over—
1979 .....	\$180	\$905	\$1,085
1980 .....	194	977	1,171
1981 .....	211	1,063	1,274
1982 .....	230	1,158	1,388
1983 .....	254	1,274	1,528
1984 .....	267	1,345	1,612
1985 .....	280	1,411	1,691
1986 .....	297	1,493	1,790
1987 .....	310	1,556	1,866
1988 .....	319	1,603	1,922
1989 .....	339	1,705	2,044
1990 .....	356	1,789	2,145

## Pt. 404, Subpt. C, App. III

### BENEFIT FORMULAS—Continued

Year you reach age 62 <sup>1</sup>	90 percent of the first—	plus 32 percent of the next—	plus 15 percent of AIME over—
1991 .....	370	1,860	2,230
1992 .....	387	1,946	2,333

<sup>1</sup> Or become disabled or die before age 62.

[57 FR 44096, Sept. 24, 1992; 57 FR 45878, Oct. 5, 1992]

### APPENDIX III TO SUBPART C OF PART 404—BENEFIT TABLE

This benefit table shows primary insurance amounts and maximum family benefits in effect in December 1978 based on cost-of-living increases which became effective for June 1978. (See § 404.403 for information on maximum family benefits.) You will also be able to find primary insurance amounts for an individual whose entitlement began in the period June 1977 through May 1978.

The benefit table in effect in December 1978 had a minimum primary insurance amount of \$121.80. As explained in § 404.222(b), certain workers eligible, or who died without having been eligible, before 1982 had their benefit computed from this table. However, the minimum benefit provision was repealed for other workers by the 1981 amendments to the Act (the Omnibus Budget Reconciliation Act of 1981, Pub. L. 97-35 as modified by Pub. L. 97-123). As a result, this benefit table includes a downward extension from the former minimum of \$121.80 to the lowest primary insurance amount now possible. The extension is calculated as follows. For each single dollar of average monthly wage in the benefit table, the primary insurance amount shown for December 1978 is \$121.80 multiplied by the ratio of that average monthly wage to \$76. The upper limit of each primary insurance benefit range in column I of the table is \$16.20 multiplied by the ratio of the average monthly wage in column III of the table to \$76. The maximum family benefit is 150 percent of the corresponding primary insurance amount.

The repeal of the minimum benefit provision is effective with January 1982 for most workers and their families where the worker initially becomes eligible for benefits after 1981 or dies after 1981 without having been eligible before January 1982. For members of a religious order who are required to take a vow of poverty, as explained in 20 CFR 404.1024, and which religious order elected Social Security coverage before December 29, 1981, the repeal is effective with January 1992 based on first eligibility or death in that month or later.

To use this table, you must first compute the primary insurance benefit (column I) or the average monthly wage (column III), then